

Fill in this information to identify the case:

Debtor 1 DAMON KRISTIAN SKILES
Debtor 2 SUZANNE MARIE SKILES
(Spouse, if filing)
United States Bankruptcy Court for the: WESTERN District of Pennsylvania
(State)
Case Number 11-20875 JAD

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	<u>FEDERAL NATIONAL MORTGAGE ASSN</u>	Court Claim No. (if known):	<u>17</u>
Last 4 digits of	any number you use to identify the debtor's account:	8680	
Property Address	<u>1131 VISTA HILL ROAD</u> Number Street		
	<u>CANONSBURG, PA 15317</u> City State ZIP Code		

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: June 1, 2016

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$0.00

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00

c. Total. Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- n all payments received;
- n all fees, costs, escrow, and expenses assessed to the mortgage; and
- n all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Jerome Blank, Esquire
Signature

Date September 21, 2016

Print Jerome Blank, Esq., Id. No.49736 Title Attorney for Plaintiff
First Name Middle Name Last Name

Company Phelan Hallinan Diamond & Jones, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza
Number Street

Philadelphia, PA 19103
City State ZIP Code

Contact Phone 215-563-7000 Email jerome.blank@phelanhallinan.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: :
DAMON KRISTIAN SKILES : **BK. No. 11-20875 JAD**
SUZANNE MARIE SKILES :
Debtors : **Chapter No. 13**

SETERUS, INC., AS SERVICER FOR THE :
MORTGAGEE OF RECORD :
Movant :
v. : **11 U.S.C. §362**
DAMON KRISTIAN SKILES :
SUZANNE MARIE SKILES :
Respondents :

**CERTIFICATE OF SERVICE OF RESPONSE TO
NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that I served or caused to be served the above captioned Response to Notice of Final Cure Payment on the parties at the addresses shown below or on the attached list on September 21, 2016.

The types of service made on the parties were: Electronic Notification and First Class Mail.

Service by Electronic Notification

RONDA J. WINNECOUR, ESQUIRE (TRUSTEE)
SUITE 3250, USX TOWER, 600 GRANT STREET
PITTSBURGH, PA 15219

DAVID A. COLECHIA, ESQUIRE
LAW CARE, 324 S. MAPLE AVE
GREENSBURG, PA 15601-3219
OFFICE OF THE UNITED STATES TRUSTEE
1001 LIBERTY AVENUE, SUITE 970
PITTSBURGH, PA 15222

Service by First Class Mail

DAMON K. SKILES
1131 VISTA HILL ROAD
CANONSBURG, PA 15317-9641

SUZANNE MARIE SKILES
1131 VISTA HILL ROAD
CANONSBURG, PA 15317-9641

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification" and those served by mail will be listed under the heading: Service by First Class Mail."

/s/ Jerome Blank, Esquire
Jerome Blank, Esq., Id. No.49736
Phelan Hallinan Diamond & Jones, LLP
Omni William Penn Office Tower
555 Grant Street, Suite 300
Pittsburgh, PA 15219
Phone Number: 215-563-7000 Ext 31625
Fax Number: 215-568-7616
Email: jerome.blank@phelanhallinan.com

September 21, 2016